

United States Bankruptcy Court  
District of MarylandIn re:  
Parvis Naffis  
Vicky Naffis  
DebtorsCase No. 14-28711-NVA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-1

User: jwhitfiel  
Form ID: B18JPage 1 of 2  
Total Noticed: 32

Date Rcvd: Mar 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2015.

db/db +Parvis Naffis, Vicky Naffis, 13621 Barton Road, Phoenix, Md 21131-1517  
 29020225 Azita Arvon, 13821 Barton St., Phoenix, Md 21131  
 29020243 +Comptroller of Maryland, Revenue Administration Division, Annapolis, Md 21411-0001  
 29020262 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305  
 29020244 +DAL, Inc., P.O. Box 162, Clifton Heights, PA 19018-0162  
 29020265 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204-4606  
 29020246 +First Data, 265 Broad Hollow R, Melville, NY 11747-4833  
 29020247 +Freedom Road Financial, 10605 Double R Blvd Ste, Reno, NV 89521-8920  
 29020248 +Glbial Srvc, 10950 Grandview Rd Suite, Overland Park, MO 66210-1565  
 29020250 +Medstar Franklin Square Medical Center, 9000 Franklin Sq., Dr., Baltimore, Md 21237-3901  
 29020251 Metro Public Adjustment, Inc., c/o Protas, Spivok & collins, 4330 East West Highway, suite 900, Bethesda, Md 20814-4454  
 29020253 +Nathan Willner, Lyons, Dougherty & Weldhuis, P.C., 10461 Mill Run Circle, suite 110, Owings Mills, Md 21117-5510  
 29020254 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905  
 29020264 +State of Maryland DDLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2225  
 29020263 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets, Baltimore, MD 21202  
 29020257 Transworld Systems Inc., 507 Predential Road, Horsham, PA 19044  
 29020258 +Us Dept Of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

29020226 EDI: BANKAMER.COM Mar 17 2015 19:43:00 Bankamerica\*, MC: NC4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27420  
 29020227 E-mail/Text: bankruptcy@bbandt.com Mar 17 2015 19:49:37 BB & T\*, Bankruptcy Dept, PO Box 1847, Wilson, NC 27894  
 29020228 E-mail/Text: bankruptcy@bbandt.com Mar 17 2015 19:49:37 Bb&t, Po Box 1847, Wilson, NC 27894  
 29020231 EDI: CAPITALONE.COM Mar 17 2015 19:43:00 Cap One, Po Box 85520, Richmond, VA 23285  
 29020242 EDI: CITICORP.COM Mar 17 2015 19:43:00 Citibank Sd, Na\*, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195  
 29020229 +E-mail/Text: bankruptcy@cavps.com Mar 17 2015 19:50:18 Calvary Portfolio Services\*, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340  
 29020230 +EDI: CAPITALONE.COM Mar 17 2015 19:43:00 Cap One, Po Box 30253, Salt Lake City, UT 84130-0253  
 29020236 +EDI: CAPITALONE.COM Mar 17 2015 19:43:00 Capital 1 Bank\*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 29020240 +E-mail/Text: bankruptcy@cavps.com Mar 17 2015 19:50:18 Cavalry Portfolio Serv, 500 Summit Lake Dr, Valhalla, NY 10595-2322  
 29020241 +EDI: CHASE.COM Mar 17 2015 19:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 29020245 EDI: RCSDELL.COM Mar 17 2015 19:43:00 Dell Financial Services, c/o DFS Customer Services, P.O. Box 81577, Austin, TX 81577  
 29020249 EDI: IRS.COM Mar 17 2015 19:43:00 Internal Revenue Service, Kansas City, MO 64999  
 29020252 +EDI: MID8.COM Mar 17 2015 19:43:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 29020255 +EDI: NAVIENTFKASMSERV.COM Mar 17 2015 19:43:00 Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500  
 29020256 +E-mail/Text: twetzel@peroutkalaw.com Mar 17 2015 19:49:20 Stephen G. Peroutka, 8028 Ritchie Highway, Suite 300, Pasadena, Md 21122-1360

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

29020224 Acs/efsfin, INVALID ADDRESS PROVIDED  
 29020232\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 29020233\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 29020234\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 29020235\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 29020237\* +Capital 1 Bank\*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 29020238\* +Capital 1 Bank\*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 29020239\* +Capital 1 Bank\*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2015 at the address(es) listed below:

Brian A. Goldman    bgoldman@goldmangoldman.com,    MD01@ecfcbis.com  
Kim D. Parker    kp@kimparkerlaw.com,    dcn@kimparkerlaw.com,ecf\_notices@kimparkerlaw.com,  
lawclerk@kimparkerlaw.com

TOTAL: 2

Entered: March 17, 2015  
Signed: March 17, 2015

**SO ORDERED**



*Nancy V. Alquist*  
NANCY V. ALQUIST  
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

**Case No.: 14-28711 – NVA Chapter: 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Parvis Naffis

*debtor has no known aliases*

13621 Barton Road

Phoenix, Md 21131

Vicky Naffis

*debtor has no known aliases*

13621 Barton Road

Phoenix, Md 21131

Social Security / Individual Taxpayer ID No.:

xxx-xx-2158

xxx-xx-0276

Employer Tax ID / Other nos.:

**ORDER GRANTING  
DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

ORDERED, that the debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

B18J – *jwhitfield*

**End of Order**

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**